

Chapter 13 Plan Summary

Debtor(s) Jerry L. Smelley SS# 444-44-9711 Net Monthly Earnings 4767 Case No. _____
LISA Smelley 444-44-6727 Number of Dependents 4
 Full Address 4310 Carroll St. Northport, AL 35475

I. Plan Payments:

() Debtor(s) propose to pay direct a total of \$ _____ ☐ weekly ☐ biweekly ☐ semi-monthly ☐ monthly into the plan; or
 (X) Payroll deduction Order: To St. Bunn - POB 20109 Tusc. AL 35402 for
 \$ 82 ☒ weekly ☐ biweekly ☐ semi-monthly ☐ monthly

Length of plan is approximately 60 months, and the total debt to be paid through the plan is approximately \$ 20,600

II. From the payments received, the trustee shall make disbursements pursuant to the Bankruptcy Code as follows:

A. PRIORITY claims (including administrative expenses and support) [See 11 U.S.C. 1322(a)(2)]

The following priority claims, if allowed, will be paid in full unless creditor agrees otherwise:

Creditor	Type	Scheduled amount	Monthly payment
ALA. Dept. Revenue	SoT(a) Inc. Tax	2000	35
Internal Rev. Svc.	SoT(a) Inc. Tax	2500	45

B. Total attorney fee [paid as a 503(b) administrative expense] \$ 2,750 265 (prepaid), balance of \$ 2,485 paid as follows: \$ 780 upon confirmation and then \$ 150 per month until remaining balance is paid.

C. The holder of each SECURED claim shall retain the lien securing such claim until a discharge is granted and such claim shall be paid in full with interest in deferred cash payments as follows:

1. Long Term Debts:

Name of Creditor	Total amount of debt	Amount of regular payment <input type="checkbox"/> by Trustee <input checked="" type="checkbox"/> by Debtor	Direct payments To begin: Year/Month	Arrears to Be paid by Trustee	Months Included in arrearage Amount	Proposed Interest rate on Arrearage	Proposed fixed payment on Arrearage
Wells Fargo	208,296	2049	JAN. 10	0	0	NONE	NONE

2. Secured Debts(not long term debts) to be paid through Trustee:

Name of Creditor	Adequate Protection Payments	Total amount of Debt	Debtor's Value	Unsecured portion	Description of collateral	Proposed Interest rate	Proposed fixed payments	Fixed payments to begin
United Auto Credit	0	1,800	2,000	0	99' Ford F-150	5	35	Post-confirmation
INTERNAL REV. SVC	Non-purchase money	1,352	1,352	listed in sched.	Tax Lien on REAL & PERSONAL PROPERTY	5	26	"
ALA. Dept. Revenue	Non-purchase money	7,878	7,878	"	Tax Lien - Real & personal prop.	5	150	"

III. Other debts (not shown in 1 or 2 above) which Debtor(s) propose to pay direct:

Name of Creditor	Total amount of Debt	Amount of regular payments	Description of Collateral	Reason for Direct Payment
CHASE Auto	19,600	425/month	06' Ford F-150	Equiv. to plan PMT.

IV. Special Provisions: Debtors value their Real and personal property in the net Amount of \$9230 (After subtracting senior liens), and propose to pay the state of ALABAMA \$7878 and the INTERNAL Revenue Svc. \$1352 as secured and balance of claims unsecured.

- ☒ This is an original plan. ☐ This is an amended plan replacing plan dated _____
☒ This plan proposes to pay unsecured creditors 1 %.
☐ Debtor assumes/rejects (circle one) lease and/or executory contract with _____
☒ Claims filed in excess of Debtor's estimates will be paid as filed (including appropriate fixed payment increases) unless objected to by Debtor.

☒ Allowed secured claims not provided in plan to receive 5 % interest by fixed payment over 59 months
☒ Other provisions: Adequate protection paid on undersecured, PMSE claims in personal property filed prior to confirmation.

Attorney for Debtor Name/Address/Telephone# Dated: 11/7/10
 Camron Law
 2330 University Boulevard, Ste. 314
 Tuscaloosa, AL 35405
 Telephone # (205)349-2455

1/5/ Jerry L. Smelley
 Signature of Debtor Jerry L. Smelley
1/5/ Lisa Smelley
 Signature of Debtor Lisa Smelley